

COMUNICATO STAMPA

INTESA SANPAOLO: 2024 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 29 novembre 2024 – Intesa Sanpaolo prende atto dell'annuncio effettuato oggi dall'Autorità Bancaria Europea in merito alle informazioni del 2024 EU-wide Transparency Exercise.

Informazioni di background sull'EU-wide Transparency Exercise

Il Consiglio delle Autorità di Vigilanza dell'EBA ha approvato il pacchetto informativo per l'*EU-wide Transparency Exercise*, che dal 2016 viene condotto annualmente e pubblicato assieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall'EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni e di aggiungere informazioni specifiche richieste per chiarire ulteriormente i singoli dati.



Bank Name	Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.58%	13.73%	13.34%	13.55%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.58%	13.73%	13.34%	13.55%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.16%	16.28%	15.88%	16.46%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.16%	16.28%	15.88%	16.46%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.15%	19.19%	18.92%	19.32%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.15%	19.19%	18.92%	19.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.2]/[B.2]	

| European | Gurbing | Capital | Capital | Capital | Interes Sangaolo S.p.A.

		gmin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	OWN FUNDS	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	38,202	38,208	36,102	36,243	C 01.00 (40030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (t) and 42 of CRR
	A.1.2		19,403	19,840	21,111	21,584	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-2,384	-2,009	-2,279	-2,445	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 35 (1) point (i) of CRR
	A.1.4	Other Reserves	-3,265	-3,265	-3,265	-3,265	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (40220,c0010)	Article B4 of CEPI.
	A.1.7	Adjustments to CET1 due to prudential filters	96	168	297	278	C 01.00 (x0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,796	-7,396	-7,448	-7,667	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-2,145	-2,430	-2,428	-2,541	C 01.00 (r0370,c0010)	Articles 3E(1) point (c) and 3E of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-240	-242	-238	-230	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CIFR
			-240	-242	-236	-230	C 01.00 (0380,c0010)	Acticies 4(109), 36(1) point (e) and 41 of CRR
	A1.11							
	A1.12		0	0	0	0	C 01.00 (r9430,c0010)	Atlicim 4(122), 30(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Articles 36(1) point (() of CRR Articles 4(26), 36(1) point (() () and 80 to 91 of CRR; Articles 36(1) point (() (0, 243(1) point (b), 244(1) point (b) and 20 of CRR; Articles 36(1) point (() (0) and 379(1) of CRR; Articles 36(1) point () (iii) and 379(1) of CRR; Articles 36(1) point () (iii) and
	A1.14		-30	-50	-43	-57	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	-30	-50	-43	-57	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (l), 243(1) point (b), 244(1) point (b) and 235 of CRR
	A.1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 46(1) point (a) and 48(2) of CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFPR
	A.1.18A		-37	-40	-52	-54	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (4515,c0010)	Article 36(1), point (Q CRR
	A.1.19		-891	-891	-891	-941	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-417	-417	-417	-402	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (40220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (40240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (40520,c0010)	Articles 450 to 472, 478 and 481 of CRR
	A.2		7,707	7,707	7,702	8,701	C 01.00 (r0530,c0010)	Article 61 of CRR
	A2.1		7,707	7,707	7,702	8,701	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0650,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0746,c0010) + C 01.00 (+0746,c0010)	
	A.2.4		0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0680,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,926	8,799	9,211	8,535	C 01.00 (r0750,c0010)	Article 72 of CFFR
	A4.1		8,088	7,953	8,360	7,717	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		838	846	851	818	C 01.00 (r0910,c0010) = C 01.00 (r0920,c0010) = C 01.00 (r0930,c0010) = C 01.00 (r0940,c0010) = C 01.00 (r0950,c0010) = C 01.00 (r0955,c0010) = C 01.00 (r0970,c0010) = C 01.00 (r0974,c0010) =	
	A.4.3		0	0	0	0	C 01.00 (r0978,c0010) C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010)	Acticises 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.58%	13.73%	13.34%	13.55%	CA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.16%	16.28%	15.88%	16.46%	GA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	19.15%	19.19%	18.92%	19.32%	GA3 (5)	
CET1 Capital	D.3	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,496	41,476	40,448	40,503	[A.1-A.1.13-A.1.21+MINJA.2+A.1.13-A.2.2- A.2.4+MINJA.4+A.2.2-A.4.3,0],0]]	
Fully loaded CET1 RATIO (%)		COMMON EQUITY TIER 1 CAPITAL (Bully tooded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.58%	13.73%	13.34%		A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.1)(B-B.1)	
Fully loaded ⁵	E					13.55%		· ·
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 ratio is capital ratio estimation is based on the formulas stated in column "COSEP CODE" -place into that this registrated or differences to fully loaded CET1 capital ratios published by the participating banks ag in their PIBLE 3 disclosure



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ²	243,224	244,347	243,482	238,024	C 02.00 (n0440, c0010) (C 07 00 (n0690, c0220, s001) + C 07 00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.00 (n0130, c0220, s001) + C 08.00 1 (n0400, c0260, s001) + C 08.00 1 (n0400, c0260, s001) + C 08.00 1 (n0400, c0260, s002) + C 08.00 (n0470, c0010) + C 08.00 (n0470, c0010)
Of which the standardised approach	75,776	74,365	71,977	72,986	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	751	728	772	795	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	135,815	136,849	137,422	131,919	C 02.00 (r0310, c0010)- [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	30,882	32,405	33,312	32,324	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,237	4,470	4,638	4,621	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	934	917	919	657	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,784	10,362	9,874	9,754	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,583	12,607	14,873	15,385	C 02.00 (r0520, c0010)
Of which the standardised approach	2,621	3,432	3,768	4,558	C 02.00 (r0530, c0010)
Of which IMA	10,962	9,175	11,105	10,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	410	421	402	388	C 19.00 (r0010, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100);C 24.00(r0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,490	28,471	28,471	29,550	C 02.00 (r0590, c0010)
Of which basic indicator approach	862	801	801	969	C 02.00 (0000, c0010)
Of which standardised approach	2,593	3,153	3,153	3,153	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,035	24,517	24,517	25,428	C 02.00 (r0620, c0010)
Other risk exposure amounts	30	936	975	932	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	298,282	302,110	303,233	298,923	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	21,435	29,976	8,498	16,682
Of which debt securities income	2,420	3,422	1,066	2,197
Of which loans and advances income	13,510	18,741	5,072	10,126
Interest expenses	10,746	15,293	4,563	8,737
(Of which deposits expenses)	5,922	8,333	2,319	4,315
(Of which debt securities issued expenses)	2,109	3,057	1,033	2,141
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	159	208	63	168
Net Fee and commission income	6,451	8,580	2,276	4,661
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	602	501	210	279
Gains or (-) losses on financial assets and liabilities held for trading, net	-723	489	4	192
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	-826	-320	-274
Gains or (-) losses from hedge accounting, net	-28	-58	2	-5
Exchange differences [gain or (-) loss], net	667	108	184	-148
Net other operating income /(expenses)	687	873	284	418
TOTAL OPERATING INCOME, NET	18,456	24,558	6,638	13,236
(Administrative expenses)	7,633	11,051	2,533	5,139
(Cash contributions to resolution funds and deposit guarantee schemes)	744	720	366	365
(Depreciation)	1,149	1,595	426	804
Modification gains or (-) losses, net	11	-29	0	-7
(Provisions or (-) reversal of provisions)	184	323	57	165
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-36	-50	-28	-32
(Other provisions)	220	373	85	197
Of which pending legal issues and tax litigation 1	0	-89	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	957	1,377	259	590
(Financial assets at fair value through other comprehensive income)	20	28	-2	-5
(Financial assets at amortised cost)	937	1,349	261	596
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	48	116	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	838	1,015	275	538
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,592	10,362	3,273	6,703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,145	7,749	2,311	4,786
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,145	7,749	2,311	4,786
Of which attributable to owners of the parent	6,122	7,724	2,301	4,766

⁽¹⁾ Information available only as of end of the yea

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	6/2024		
		1	air value hierarch	у			Fair value hierarchy			1	air value hierarch	y			air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (I)
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,539	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	199	1,363	3,727	5,375	182	1,383	3,810	5,510	208	1,469	3,833	5,780	198	1,577	4,005	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	1	0	1	0	1	0	1	0	1	0	6	0	1	4	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	61,357	54,421	6,528	407	68,618	61,003	7,136	490	78,679	70,864	7,330	485	77,934	70,950	6,635	349	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	513,892				511,899				505,916				507,753				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9,599	0	9,599	0	6,980	0	6,980	0	6,687	0	6,687	0	7,384	0	7,384	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-10,152				-5,695				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	67,035				69,822				72,946				73,634				
TOTAL ASSETS	779,937				791,504				759,379				765,445				IAS 1.9(a), IG 6

⁽⁴⁾ Boutfolior, which are nGAAD rescribe, i.e. which are not applicable for IEDS reporting basic, are considered in the position "Other arrests"

(min i	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ing amount ⁽²⁾		Acı	cumulated impairme	ent ⁽²⁾	Gri	oss carrying amour	nt ⁽²⁾	Accu	mulated impairme	ent ⁽²⁾	Gros	s carrying amount	t ⁽²⁾	Acc	umulated impairme	ent ⁽²⁾	Gros	ss carrying amount	2 1	Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initiat	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credir risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets	in cracfit rick since		Credit-Impaired	Stage 1 Assets without significant increase in credit risk since initial recognition			References
Financial assets at fair value through other		58,533	623	36	-30	-35	-36	64,766	1,725	36	-29	-37	-36	74,845	1,043	36	-29	-9	-36	74,946	842	36	-24	-10	-36	Annex V.Part 1.31, 44(b)
comprehensive income		672	383	0	-3	-5	0	727	185	0	-2	-8	0	1,393	78	0	-4	-2	0	909	11	0	-3	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at		53,120	7,466	74	-28	-88	-53	55,682	7,427	72	-23	-114	-53	58,675	7,131	72	-24	-100	-54	58,460	6,648	70	-21	-111	-54	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	414,014	36,489	10,278	-803	-1,635	-5,185	407,095	39,177	9,706	-725	-1,724	-4,839	399,556	37,985	9,853	-691	-1,692	-5,005	402,648	37,541	9,475	-640	-1,661	-4,806	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

(mar con)					•
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	47,526	43,568	44,792	45,140	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	16,388	21,344	23,219	23,314	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	634,983	643,201	605,035	612,077	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	4,663	5,105	4,683	3,961	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,702	-3,967	-4,552	-5,234	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,748	5,183	5,039	4,392	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,181	1,097	1,239	1,175	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	13,491	11,870	14,018	15,222	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	13	2	5	17	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	715,292	727,403	693,478	700,064	IAS 1.9(b);IG 6
TOTAL EQUITY	64,645	64,101	65,901	65,380	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	779,937	791,504	759,379	765,445	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

	(mln EUR)					-
			Carrying	(amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		41,550	37,698	38,289	37,313	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	121	36	73	64	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	8,179	8,677	8,897	9,567	Annex V.Part 1.31
	Central banks	47,747	48,089	12,040	3,699	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	576	484	767	614	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,242	11,628	12,338	14,521	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,129	8,253	9,103	8,867	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	49,476	44,209	43,701	44,182	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	49,302	51,670	62,879	64,147	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	18,672	21,723	20,026	19,782	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	118,350	121,434	113,889	118,163	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	100,735	100,633	93,253	98,331	ECB/2013/33 Annex 2.Part 2.9.1
	Households	258,863	257,249	250,506	250,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	240,508	236,334	231,219	231,770	Annex V.Part 1.42(f), 44(c)
Debt securities issued		116,391	130,037	132,551	140,085	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	12,080	12,203	13,048	11,207	Annex V.Part 1.37
Other financial liabilities		2,341	2,489	2,566	2,553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		703,561	713,219	677,729	684,493	

eba Banking Authority

2024 EU-wide Transparency Exercise Market Risk

Intesa Sanpaolo S.p.A.

	SA					ı	М									IM						
			VaR (Memorano	fum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	(S CAPITAL CH	ARGE FOR CTP		VaR (Memor	ndum item)	STRESSED Var (M	emorandum item)			ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Fraded Debt Instruments	587	853	345	103	417	132							295	66	345	91						
Of which: General risk	112	379	231	72	146	45							173	31	179	36						
Of which: Specific risk	475	474	114	31 18	270	87							121	35	166	55 28						1
quities Of which: General risk	2	3	61	18	/8	25							68	22	79	28						
Of which: Specific risk	i	1	61	18	78	25							68	22	79	28						i
oreign exchange risk	1,736	2,030	0	0	0	0							0	0	0	0						
Commodities risk	0	0	16	5	16	5							32	10	35	11						i
otal	2,326	2,886	343	95	353	122	181	156	0	0	0	10,962	255	53	300	77	178	165	0	0	0	9,175
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
raded Debt Instruments	1,303	2,097	336	109	427	147							286	74	465	148						
Of which: General risk	849	1,660	210	77	244	96							199	49	308	100						
Of which: Specific risk	454	437	125	32	183	51							87	25	157	48						
aulties	3	3	57	12	77	24							46	12	69	18						
Of which: General risk	2	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	2	57	12	77	24							46	12	69	18						
oreign exchange risk	2,176	2,121	0	0	0	0							0	0	0	0						
Commodities risk Total	0 3.482	0 4.221	26 277	17 78	26 374	17 134	238	225				11.105	45 221	11 62	59 411	13 121	234	148				10.827
tat	3,482	4,221	277	78	374	134	238	225	0	0	0	11,105	221	62	411	121	234	148	0	0	0	10,827

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(WORLD NA	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minUR, %) Central governments or central banks	215.899	264,885	20.984		229,465	276.411	20.201	
	Regional governments or local authorities	1,555	1,632	415		1,670	1.731	435	
	Public sector entities	1673	836	359		1,676	856	360	
	Multilateral Development Banks	1,871	2,325	0		1,331	1,861	0	
	International Organisations	2,766	2,728	0		3,092	3,055	0	
	Institutions	35,885	26,429	6,733		33,783	26,189	5,449	
	Corporates	39,354	20,574	18,209		39,135	20,766	18,237	
	of which: SME	9,101	4,586	3,871		8,888	4,643	3,931	
	Retail	23,485	12,647	8,082		22,925	12,157	7,847	
Consolidated data	of which: SME	3,619	2,008	1,172		3,560	1,967	1,148	
CONSOLIGATE & GATA	Secured by mortisales on immovable property	6,668	6,185	2,214 232		6,869	6,433 590	2,304 213	
	of which: SME	2,138	643 557	232	1.224	629 2.045	590	213	1.2
	Exposures in default	2,136	170	254	1,224	2,040	187	200	1,4
	Items associated with particularly high risk	3,307	3.307	443		3.749	3.748	540	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3,307	3,307	943		3,749	3,746	540	
	Collective investments undertakings (CIU)	3,976	3.294	5.007		3.966	3,312	4.602	
	Councer investments undertaionas (Cital	717	717	1,182		736	736	1,225	
	Other exposures	17.056	16,938	12,226		18.432	18,309	13.181	
	Standardised Total 2	355,200	363,026	76,726	2.090	369,175	376,270	75,227	2.1

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(mteEJR, No	Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	135,775	183,805	14,823		139,144	184,954	13,644	
	Regional governments or local authorities	123	117	23		120	114	23	
	Public sector entities	104	90	72		89	75	57	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		٥	0	0	
	Institutions	7,272	4,785	1,864		6,490	3,935	1,450	
	Corporates	18,530	5,583	5,342		18,056	5,268	4,870	
	of which: SME	4,109	1,102	878		3,580	917	733	
	Retail	12,540 1.214	4,759 289	2,604		12,153 1.154	4,509 253	2,320	
ITALY	of which: SME		1113	171		1,154	253 1,241	150	
117421	Secured by mortgages on immovable property	1,143 287	1,113	416 103		1,261	1,241	462 81	
	of which: SME Exposures in deficult	733	277	249	453	713	221	245	445
		733	230	100	403	104	72	290	440
1	Items associated with particularly high risk Covered bonds	930	930	184		1.190	1.190	256	
	Claims on institutions and corporates with a ST credit assessment	2.0				2,230	1,130	2.00	
1	Collective investments undertakings (CIU)	2.213	1,898	2.547		2.205	1,905	2,236	
1	Could investment undertaints (Citi)	380	380	326		380	380	395	
	Other exposures	13.602	13,602	10.514		14.823	14,823	11.383	
1	Standardised Total		11,011		607	-	-	11,000	625

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14,283	14,083	2		15,980	15,780	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	5	5	1		4	4	1	
	Multilateral Development Banks	23	23	0		35	35	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	4,074	3,135	650		3,931	2,984	620	
	Corporates	521	478	309		602	540	380	
	of which: SME	0							
	Retail of which: SME								
UNITED STATES	of setucit: SME Secured by mortifales on immovable property	0		0					
	of which: SME								
I	Exposures in default				0				
	Items associated with particularly high risk	4	4	6		4	4	6	
	Covered bands	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	202	162	391		188	150	380	
	Equity	2	2	3		6	6	10	
I	Other exposures	18	18	16		25	15	13	
I	Standardised Total ²				6				7

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(mtsEUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,866	8,171	0		8,432	8,728	0	
	Regional dovernments or local authorities	191	190	38		203	203	41	
	Public sector entities	319	319	64		323	323	65	
	Multilateral Development Banks								
	International Organisations	4,820	4711	354		4.476	4317	303	
	Institutions	4,620	908	354		945	1,102	504	
	Corporates of which: SME	29	28	20		29	1,102	21	
	OF WHERE SAME Retail	71	32	24		22	13	10	
	of which: SME			0					
FRANCE	Secured by morbiasies on immovable property	255	118	41		239	126	44	
	of which: SME			0			0		
	Exposures in default	17	5	8	4	26	10	15	5
	Items associated with particularly high risk	0	0	0		0	0	0	
ĺ	Covered bonds	531	531	53		563	562	56	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakings (CRII)	57	45	50		54	45	45	
ĺ	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0		
	Standardised Total ²								9

					Standardised Ap	proach					
			As of 30/09/2	323			As of 31/	12/2023			
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	12,595	12,671	11		15,750	15,820	10			
	Resional sovernments or local authorities	30	26			31	27	5			
	Public sector entities	19	19	10		17	17				
	Multilateral Development Banks	0					0				
	International Ordanisations	246	218	109		206	179				
	Institutions	370	210	278		200	328	304			
	Corporates of which: SME	23	23	23		23	220	304			
	Retail.	10	3	2		19	- 7				
	of which: SME							0			
SPAIN	Secured by mortgages on immovable property		3	1			3	1			
	of which: SME					0					
	Exposures in default	0	0	0	0	0	0	0			
i	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bands	194	194	19		205	205	20			
i	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
i	Collective investments undertakings (CRII)	1	1	1		1	1	1			
	Equity	0	0	0		0	0	0			
i	Other exposures	0				0	0				
i	Standardised Total ²				4						

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)								
	Central governments or central banks	3,448 158	3,491	186 26		3,595 189	2,622	201	
	Resional sovernments or local authorities Public sector entities	150	130	20		100	100	32	
	Multilateral Development Banks	,							
	International Organisations								
	Institutions	15	12	7		17	13	8	
	Corporates	693	560	490		740	608	533	
	of which: SME	355	343	275		385	369	295	
	Retait	401	380	247		402	373	242	
SLOVAKIA	of which: SME	335	316	197		338	311	195	
OLO WILLIAM	Secured by mortilailes on immovable property	79	79	28		79	76	27	
	of which: SME	79	79	28 20	76	78 52	76 24	27 26	- 22
	Exposures in default			20				20	
ĺ	Items associated with particularly high risk Covered bonds	132	132	13		136	136	14	
ĺ	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	11	11	11		11	11	12	
ĺ	Equity	0	0	0		0	0	0	
ĺ	Other exposures	519	425	219		545	454	230	
	Standardised Total ²				149				140

Aud \$1000000000000000000000000000000000000													
						Standardised Ap	proach						
Control description Control Visual				As of 30/09/2	023				12/2023				
Control monoments or central shares. 6.000			Original Exposure ²										
Auto-discoverance for the discoverance for the di													
Author			4,008	4,008	46		4,522	4,522	45				
Millional Convenience Date 1								0					
Manufacture Objective								0					
Medical Control Cont			34	46	0		34	46					
Composition													
LUXEMBOURS LUXEMB													
LUXEMBOURG death DMC								490					
LUXEMBOURG			15	15				15	15				
LUARPIBUURS				20			27						
drawin_DEC 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	LUXEMBOURG		i i	,			ž.		· ·				
Execution and Advant							-						
The content of the extraction before the content of the content							ů						
Convent basis 21 22 22 23 24 25 25 25 25 25 25 25			0		0	_		0					
Column in Indication and convenient with 6.71 credit insensement 0 </th <th></th> <th></th> <th>31</th> <th>31</th> <th>3</th> <th></th> <th>12</th> <th>12</th> <th>1</th> <th></th>			31	31	3		12	12	1				
Collective Investments and anti-collection (CLO)													
Equip 2 2 4 2 2 4 2 2 4 00 10 10 10 10 10 10 10 10 10 10 10 10			1.197	933	1,538		1.241	959	1.490				
Office associates 296 295 295 319 319 319			2	2	4		. 2	2	4				
7 to 1 to 1 to 2 To 2 To 2			295	295	295		329	319	318				
		Standardised Total ²				2							

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, N)	Original Exposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions 2
	Central governments or central banks	1,063	1,347	0		1,230	1,519	0	
	Regional dovernments or local authorities	136	136	1		100	109	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		٥	0	0	
	International Ordanisations	6.186	3.987	0 328		6.457	6,434	0 323	
	Institutions	474	434	326		6,437	5,434	209	
	Corporates of which: SME	4.4	434	326		437	392	209	
	of which: SME Retail	20		7		1	3	2	
	of which: SME	1	1			1	1		
GERMANY	Secured by mortifales on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	38	35	4		40	40	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	4	4	4		3	2	2	
	Equity	0		0		0	0		
	Ofter exposures	۰	۰			٥		۰	
	Standardised Total ²	(ii) Original exposure, unlike Exposure value, is n			7				7

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	3,923	4,830	76		4,711	5,617	74	
	Regional governments or local authorities	201	251	50		207	256	51	
	Public sector entities	902	146	33		895	143	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	151	75	50		153	63	47	
	Corporates	3,651	2,883	2,614		3,699	2,893	2,612	
	of which: SME	1,344	1,045	848		1,352	1,045	841	
	Retail	3,728	2,820	2,103		3,820	2,902	2,164	
CROATIA	of which: SME	72	65	37		74	66	38	
CHOATIA	Secured by mortilaities on immovable property	1,840	1,836	642		1,905	1,896	663	
	of which: SME	5	5	1		5	5	1	
	Exposures in default	346	115	128	218	340	102	110	227
	Items associated with particularly high risk	23	21	32		45	43	65	
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIUI)	0		0		0	0		
	Equity	3	3	3		3	3	3	
	Other exposures	1,238	1,207	301		1,283	1,257	317	

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
	(minSUR, %)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	205	278	0		952	243				
	Regional dovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,458	1,397	255		1,424	1,375	234			
	Corporates	608	416	358		581	366	313			
	of which: SME	0	0	0		0	0	0			
	Retail	43	15	12		49	16	12			
UNITED KINGDOM	of which: SME	1	0	0		1	0	0			
ONLIED KINODON	Secured by mortstastes on immovable property	5	3	1		3	2	1			
	of which: SME	0	0	0		٥	0	0			
	Exposures in default	0	0	0	0	٥	0	0	0		
	Items associated with particularly high risk	0	0	0		٥	0	0			
I	Covered bands	160	160	16		164	164	16			
I	Claims on institutions and corporates with a ST credit assessment			0		٥	0				
I	Collective investments undertakings (CRII)	5	5	5		4	4	4			
	Equity	4	4	11		5	5	12			
	Other enposures	1	1	1		1	1	1			
	Standardised Total ²	** District accession unlike Express value is prompted before higher interaction prompted from the prompted before higher interaction and prompted before higher interaction and prompted before interaction and prompted befo									

			Standardised Approach									
			As of 30/09/2	023				12/2023				
	(min EUR, No	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	845	845			847	846	0				
	Regional governments or local authorities	0	0	0		0	0					
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	187	187	66		125	124	51				
	Corporates	492	461	380		384	351	260				
	of which: SME			0			0					
	Retail	10	4	3		6	3	2				
NETHERLANDS	of which: SME											
	Secured by morbiasies on immovable property of which: SME						,					
	of which: SME Exposures in default				0	ů						
	Items associated with particularly high risk											
	Covered bonds	168	168	17		168	168	17				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CRU)	2	2	2		1	1	1				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0			0					
	Standardised Total ²											



2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.								
					Standardise	ed Approach			
				03/2024			As of 30s	106/2024	
	(min DUF, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	195,517	242,047	19,062		198,272	244,296	18,646	
	Regional governments or local authorities	2,318	2,313	543		1,723	1,692	417	
	Public sector entities	1,662	844	326		1,703	878	335	
	Multilateral Development Banks	2,043	2,514	0		1,781	2,252	0	
	International Organisations	3,683	3,645	0		3,751	3,717	0	
	Institutions	31,504 36,714	23,805 18.808	5,872 16,632		32,481 37,448	24,873 19,862	5,807	
	Corporates		18,808	16,632			19,862	17,392	
	of which: SME	8,224 22,557	4,251 12,084	3,595 7.779		8,346 23,020	4,333 12,528	3,644	
	Retail of which 1346	22,557	12,084	1,105		23,020	12,520	1,156	
Consolidated data		5,504	6,461	2,311		7,407	7,029	2,610	
	Secured by mortstasks on immovable property of which: 3MS	550	526	2,311		7,407	7,029	2,610	
	Dropoures in default	2,040	539	579	1.194	1.999	536	586	1142
	Hems associated with particularly high risk	216	174	261	.,	282	231	346	
	Covered bonds	3,727	3,726	510		3.752	3.751	518	
	Claims on institutions and corporates with a ST credit assessment			0		0		0	
	Collective investments undertakings (CIU)	4,155	3,554	4,783		4,407	3,774	4,994	
	Equity	710	710	1,168		719	719	1,193	
	Other exposures	17,582	17,466	12,954		17,532	17,359	12,940	
	Standardised Total ²	331,231	338,689	72,779	2,023	336,277	343,497	73,836	2,066

					Standardise	ed Approach					
			As of 31/	03/2024			As of 30	106/2024			
	(min DJR, N)	Original Exposure ^s	Exposure Value ⁵	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	100,526	145,121	13,010		200,849	145,631	12,274			
	Regional governments or local authorities	116	112	22		116	112	22			
	Public sector entities	83	72	54		82	70	52			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	6,526	3,764	1,441		6,704	4,050	1,683			
	Corporates	17,808	5,173	4,800		17,852	5,384	4,964			
	of which: SME	3,142	739	503		3,161	717	577			
	Retail	12,059 1,042	4,450 236	2,332		11,859 1,018	4,494	2,324 120			
ITALY	of which: SME	1,042	216 1.189	128 463		1,018	205 1.173	120			
	Secured by mortgages on immovable property of which: SME	1,07	1,100	59		1,190	1,173	433			
	of which: SMC Exposures in default	712	227	246	440	653	193	210	411		
	Hems associated with particularly high risk	85	50	102	90	130	105	158	***		
1	Covered bonds	1234	1.233	230		1234	1.233	238			
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0			
1	Collective investments undertakinds (CIU)	2,407	2.133	2.455		2.712	2.404	2,662			
	Equity	380	380	395		375	375	383			
1	Other exposures	14,428	14,428	11,224		13,952	13,952	10,969			
	Standardised Total ²				571				562		

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	14,696	14,496	2		15,195	14,994	2	
	Public sector entities	5	5	1		0		0	
	Multilateral Development Banks	35	36	0		13	13	0	
	International Organisations	3,917	2.967			0		0 627	
	Institutions Consorates	3,917	2,967	600 235		3,991 430	3,054	627 249	
	of which: SME			2.20		0	0	200	
	Retail	10	5	4		12	5	4	
UNITED STATES	of which: SME		0	0		0			
OTTILL OFFICE	Secured by mortalises on immovable property			0		0		0	
	of which: SME Exposures in default	· ·		0		0	o o		0
	Items associated with particularly high risk	4	4	7		5	5	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0 199	0 254	0 378		0 204	176	409	
	Collective investments undertakings (CIU) Equity	199	354	378		204	176	409 10	
	Other exposures	19	19	16		68	65	17	
	Standardised Tetal ²				6				

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation e	sposures but includes general cred	itriskadjustments.			
					Standardise	ed Approach			
			As of 31/	63/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central processories of central season. As ' Central processories or class of the central season. Annies and central season. Annies and central season. Annies and central season. Annies and central season. Annies annies and central season. Annies a	9,607 476 30 30 2,079 788 29 44 0 224 0 79 0 642 0 543	9,008 476 331 0 2,443 805 24 147 0 52 0 648 648 648	0 955 76 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17	9,007 45s 40s 0 3,807 797 20 20 4 0 221 0 91 0 0 0 5 25 0 0 0 0 0 0 1,807 797 797 797 197 197 197 197 197 197 19	9,375 455 458 458 458 458 458 458 458 458 45	0 911 82 0 0 0 111 313 313 311 566 0 111 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19
	CONT. CLOSING				25				~

		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation of	aposures but includes general cre	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	into DUS. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control construction or control control Action of control control control Action of control control Action of control control Action of control Action of control Action A	18.167 GER 118	18,236 65 18 0 0 0 170 228 23 3 9 0 0 0 0 224 0 0	100 233 29 0 0 79 203 203 27 7 7 0 0 0 0 0	۰	18,821 13 13 0 0 1877 2244 0 21 0 4 0 0 0 0 2008 0 0	18,002 66 13 13 10 0 0 100 100 135 135 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 3 7 7 0 0 80 2127 8 0 0 1 1 0 0 0 221 0 0 0	o
	Standardised Total ²								7

eba European Banking Authority

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Intesa Sanpaolo S.p.A.								
					Standardise	nd Approach			
				63/2024			As of 30	/06/2024	
	(mADE N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Count or secretaria or control lands Market count of an all and the secretaria of an all and the secret	3,672 173 0 0 0 18 673 273 411 379 29 20 134 0 134 0 0	3,400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	202 30 0 0 8 476 202 207 201 27 27 27 27 20 0 1 1 1 1 0	2	3.270 2288 0 0 0 14 6600 3372 364 3372 300 20 20 20 20 21 21 25 21 25 21 25 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	3,207 205 0 0 10 10 202 204 22 20 2 2 6 0 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	156 41 0 0 0 7 7 556 221 166 10 23 24 24 25 26 21 21 21 21 21 22 21 21 21 21 21 21 21	22
	Standardised Total ²				141				140
		(1) Original exposure, unlike Exposu	re value, is reported before taking	into account any effect due to cred	t conversion factors or credit risk m	nitigation techniques (e.g. substituti	on effects).		

Act of 1980/2024 Act of 1980										
Control recomments to stand Mass Control recomments and Mass Cont						Standardis	ed Approach			
Control generation Control				As of 31/	63/2024			As of 30	06/2024	
Could preserved or sentent basis Could preserved or sentent basis Could preserved or sentent basis Could preserved Could preserv			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	LUXEMBOURG	Control Association of control basels And the control of control	0 0 1.221	0 0 179 2 564 4.773 166 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 1199 2252 6,500 338 31 18 0 0 0 1,146 2 2	0 1888 2322 4,4800 3377 7 0 3 3 0 0 0 0 0 801 3 2 2	0 0 0 223 330 5 0 1 1 0 0 0 1,418	0

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.R. %)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control assessment or cutted basis Fragility of commonship of an administration of the control	1,645 133 0 0 0 4,645 236 2 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,049 133 130 0 0 0 4,433 221 2 2 2 2 0 0 0 0 0 0 1 1	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	13461 331 0 0 4,202 242 3 4 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,759 131 130 0 0 0 0 4,185 210 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Other emosures Standardised Total ²		0	0	7	0		0	2

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min EUR, %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Control annexessation or enterth laints formed accessments or and annexes formed accessments or and annexes formed accessments formed formed accessment formed formed accessments formed accessment formed accessm	2,079 107 108 0 0 0 137 3,008 1,307 1,908 5 34 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,839 243 142 0 0 0 33 2,897 1,023 2,950 0 1,027 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 49 20 0 0 0 0 0 7 7 2,524 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	233	3.201 212 200 0 0 0 170 3,801 1,425 3,928 81 2,001 5 313 30 0 0 0 0	4.1955 202 203 30 0 0 83 3.115 1,100 2,073 77 1,901 93 90 0 0 0 3 88 88	54 52 25 52 56 60 60 60 60 60 60 60 60 60 60 60 60 60	235
	Standardised Total ²				344				324

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation e	xposures but includes general cred	itrisk adjustments.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control assessment or control stack. Reference or control stack or contro	1,260 0 0 0 2,232 645 645 5 0 0 0 125 0 0 0 0 0 1 2,322 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	542 0 0 0 0 2,239 296 0 12 0 4 4 0 0 0 0 0 12 25 0 0 0 0 0 0 0 0 0 2,239 296 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 322 2004 124 1 1 1 0 0 0 0 3 2 3 2 3 2 3 2 3 4 4 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	٥	1,330 0 0 0 1,377 3544 51 1 1 0 0 0 1,00 0 1,00 0 0 1,00 0 0 0 0	602 0 0 0 0 1.7899 23.7 22 23 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3333 3666 0 0 127 0 0 0 0 0 0 128 129 129 129 129 129 129 129 129 129 129	
	Other exposures Standardised Total ²	1	1	1		1	1	1	

		Original Exposure ⁵	As of 31/	03/2024	Standardise	ed Approach	As of 30/1	0012024	
		Original Engages	As of 31/	03/2024			As of 30/	00/2024	
		Original Fenerates						00.2024	
	(min EUR, %)		Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Public sector of Million and De Mill	incommentation in control tables incommentation for all pulments incomments from the control incomment incomments incomme	872 0 0 0 521 302 0 12 0 0 158 158	872 0 0 0 475 384 6 6 6 6 8 9 138 10 10 10 10 10 10 10 10 10 10	0 0 0 123 20 0 0 1 1 0 0 0 0 0 0		871 0 0 0 482 481 13 0 7 7 0 0 137 0 0	871 0 0 0 0 9627 471 2 8 0 4 4 0 0 0 157 6 0	0 0 0 0 0 119 311 0 0 1 1 0 0 0 0 0 0	٥

eba European Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach					
						30/09/2023								
			Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	oposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
				Of which:	Vatue		Of which:	and provisions		Of which:	Value		Ofwhich:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central ban Institutions	ks and central governments	0	0	0	12 786	0	0	0	0	0	0	0	0
			71,389	385	28,893		411	317	75,212	366	30,720	13,315 97 942	401	317
	Corporates		344,883	8,421	166,673	96,750	970	5,112	337,918	8,063	163,972		1,139	4,910
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18,834 68,917	1,001 3,916	15,055 29,755	7,964 15,556	135 473	710 2.384	19,117 66,593	3,776	14,833 28,794	9,219 15,250	283 399	590 2.270
	Retail	Corporates - Of Willell: SME	175,965	4.216	159,977	30.089	1.288	2,364	174.642	3,776	159,051	29,724	1,200	2,619
	Metall	Retail - Secured on real estate property	127.752	1,544	120,457	20.491	595	2,945 855	128,024	1,289	120,489	20,724	517	737
		Retail - Secured on real estate property - Of Which: SME	5,232	324	4.575	1176	104	142	4.971	240	4.340	1.084	72	109
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	122.520	1,219	115.881	19.314	491	714	123.052	1.049	116.149	19.149	445	628
		Retail - Qualifying Revolving	214	9	97	24	11	9	208	4	93	19	6	2
		Retail - Other Retail	47,998	2.663	39.424	9.575	682	2.081	46.411	2.460	38.469	9.472	677	1.880
		Retail - Other Retail - Of Which: SME	25,382	1,370	9.793	2.132	307	688	24.619	1,291	9,729	2.115	299	632
		Retail - Other Retail - Of Which: non-SME	22,616	1,294	29.631	7.443	375	1.393	21.793	1.169	28.740	7,357	378	1.248
	Equity		9.329	47	9.328	30.882		_	9.817	44	9.816	32.405		
	Other non c	redit-obligation assets				0						0		
	IRB Total ²					170,506						173,386		

						IRB Ap	proach					
				30/09/2023								
	Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Control behavior and central governments: sworthdown Corporates Comparates Comparates Comparates Comparates Comparates Comparates Comparates Comparates Comparates Result	0 29,610 225,663 9,157 66,028 163,859 117,543 5,218 112,325 0 46,316 25,113	0 319 7,720 713 3,835 3,977 1,434 324 1,111 0 2,543 1,361	0 16,447 105,733 7,595 27,242 148,127 110,261 4,562 105,899 0 37,886 9,537	0 7,772 59,758 3,264 14,230 22,478 18,837 1,167 17,671 0 8,841 1,994	0 379 761 65 403 1,005 449 104 346 0 555 305	0 270 4,277 382 2,333 2,717 774 141 633 0 1,943 676	0 32,054 219,824 8,452 63,737 162,536 117,815 4,954 112,861 0 44,721 24,355	0 323 7,374 458 3,699 3,520 1,183 240 944 0 2,337 1,283	0 16,939 105,098 6,895 26,329 147,198 110,294 4,323 105,971 0 36,904 2,480	18,552 1,071 17,481 0 8,522 1,975	0 378 865 144 334 920 376 72 304 0 545 293	0 270 4,085 294 2,214 2,403 652 108 544 0 1,751 622
Rutal - Other Rutal - O' Which: non-SME Equity Other non-credit-obligation assets	21,203 7,949	1,182 47	28,329 7,947	6,646 27,599	251 0	1,267	20,366 8,424	1,054 44	27,424 8,423	6,547 29,105	252 0	1,129
IRB Total												

							IRB App	proach					
				As of	30/09/2023						31/12/2023		
		Originati	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,556	0	649	248	0	1	2,471	0	719	267	0	1
	Corporates	24,403	81	10,540	5,347	14	61	23,120	61	10,319	5,128	9	62
	Corporates - Of Which: Specialised Lending	2,266		1,397	442	0	5	2,489		1,540	612	0	10
	Corporates - Of Which: SME	86		4 85	3 23	0	0	92	0	91	3 24	0	
	Retail - Secured on real estate property	84		83	23			87		87	23	0	
	Retail - Secured on real escate property Retail - Secured on real estate property - Of Which: SME	0.4		83	0		0	0/	0	0,	23	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	84		83	22	0	0	87	0	87	23	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0		0	
	Retail - Other Retail	2		2	1	0	0	5	0	5	1	0	
	Retail - Other Retail - Of Which: SME	0			0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	5	0	5	1	0	0
1	Equity	397	0	397	880	0	14	416	0	416	911	0	12
1	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0		0	0	0	0	
	Institutions	5,039	63	3,313 2,880	1,083 1,750	0	7	5,525 10.728	64	3,733	1,273	0	9
	Corporates	9,938 277	63	2,880	1,750	8	58	10,728 874	64	3,159 497	1,913 234	7	60
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	277		227	100	0	4	874	0	497	234	0	3
	Retail	33		33	10			34	1	33	10		
	Retail - Secured on real estate property	32		31	0			32		31	10		
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	32		31		0	0	32	0	31	10	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	59	0	59	161	0	1	60	0	60	166	0	0
	Other non credit-obligation assets												
	IRB Tetal												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	VAIDE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	O O O	0	0	0	0		ONINDING	0		0	
l	Institutions	1.343		813	352	0	1	1.309	0	769	349	0	1
l	Corporates	8,805	3	3,974	2,391	0	9	9,188	3	3,973	2,436	0	10
l	Corporates - Of Which: Specialised Lending	111	0	107	47	0	0	144	0	140	68	0	0
l	Corporates - Of Which: SME	5	0	2	2	0	0	4	0	3	2	0	0
l	Retail	11	0	11	3	0	0	12	0	12	3	0	0
l	Retail - Secured on real estate property	10	0	10	2	0	0	11	0	11	3	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	0	11	0	11	3	0	0
l	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
l	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
l	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Retail - Other Retail - Of Which: non-SME	1		1	0		0	1	0	1	0	0	0
l	Equity	56		56	139	0	0	58	0	58	141	0	
l	Other non credit-obligation assets												
I	IRB Total				re taking into account any eff								

eba Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intera Sannania S n A

							IRB Ap	proach					
				As of	30/09/2023						31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	30	0	16	5	0	0	30	0	17	5	0	0
	Corporates	6,310	83	5,036	3,457	75	96 45	6,195	77	5,034	3,490	68	101 45
	Corporates - Of Which: Specialised Lending	1,049	5	1,007				1,035	5		1,052	0	
	Corporates - Of Which: SME	2,469 11.131	73 225	2,196 10,894	1,138 2,335	70 279	45 219	2,487 11.119	70 219	2,197 10.884	1,254 2,368	65 274	49 207
	Retail - Secured on real estate property	9,297	104	9,297	2,335 1.398	279 143	219 76	9,286	219 101	9 286	2,368	139	81
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14	104	14	1,396	143	76	18	101	18	1,921	130	- 1
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	9.283	103	9.283	1388	143	75	9.268	100	9,268	1.408	139	80
	Retail - Qualifying Revolving	214	200	96	24	11	7.5	207	4	93	19	0	2
	Retail - Other Retail	1.621	112	1,501	913	124	134	1.626	115	1,505	928	129	124
	Retail - Other Retail - Of Which: SME	270	8	256	138	2	12	264	8	249	139	6	10
	Retail - Other Retail - Of Which: non-SME	1.351	104	1.245	775	122	122	1.362	107	1.256	789	123	114
	Equity	5	0	5	12	0	0	6	0	6	12	0	0
	Other non credit-obligation assets												
	IRB Tetal												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 112	0	0 60	0	0	0	0 417	0	0 334	0 37	0	0
	Corporates Corporates - OT Which: Specialised Lending	7,065 233	7 0	5,278 203	2,775 72	1 0	17	6,014 225	2 0	3,887 199	2,206 83	0	13 1
	Corporates - Of Which: SME	24 15	0	24 15	20	0	0	16 15	0	16 15	15	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14	0	14	4	0	0	15	0	14	4	0	0
LUXEMBOURG	Retail - Qualifying Revolving	14	0	14	4	0	0	15	0	14	4	0	0
	Retail - Quarrying Revoluting Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME	1		1	0	0	0	0	0	0		0	
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1 22		1 22	0 54	0	0	0 22	0	0 22	0 55	0	
	Other non credit-obligation assets	22		22	34		0	22	0	22	30	0	·
	IRB Tetal												

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central bank Institutions	is and central governments	2,906	0	0 1.923	0 402	0	0	2,900	0	1 898	0 417	0	0
	Corporates		8,156	4	3,482	2.082	0	7	7,799	4	3.175	2.068	0	7
	,	Corporates - Of Which: Specialised Lending	202	0	172	84	0	1	208	0	181	104	0	1
			6	0	3	3	0	0	6	0	3	2	0	0
	Retail		67	0	65	22	0	1	67	0	65	22	0	0
		Retail - Secured on real estate property	64	0	63	21	0	0	65	0	63	21	0	0
GERMANY			0	0	0	0	0	0	0	0	0	0	0	0
OLIU BUTI		Retail - Secured on real estate property - Of Which: non-SME	64		63	21	0	0	65	0	63	21	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0				0			0				
		Retail - Other Retail - Of Which: SME	0		0	0	0	0	6	0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	2		2	1		o o	2	0	2	1	0	
	Equity		58		58	150	0	0	62	0	62	157	0	
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
CROATIA	Comit Labor and Comit of personness in missions of the Companies of Committee Companies Committee Committe	0 21 41 19 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 1 35 18 0 1 0 0 0 0 0	0 0 20 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 40 18 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 34 28 0 1 0 0 0 0	0 0 19 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0 246	0	0	0	0	0	9 330	0	0
	Institutions Corporates	1,605 8,355		823 5.506	246 3.521		34	1,854 8,196	11	1,052 5,106	330	0	29
		938	9	5,506 799	3,521	1	34	8,196 1,189	11	5,106 1,051	3,651 508	1	29
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	938		799	309		4	1,189	0	1,051	508	0	
	Retail	143	2	140	43	1	,	139	2	198	40	,	,
	Retail - Secured on real estate property	137		135	41		;	133		131	38		;
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	137	2	135	41	0	1	133	2	131	38	1	1
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6		5	2	0	0	6	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	5	2	0	0	6	0	5	2	0	0
	Equity	114	0	114	274	0	2	119	0	119	282	0	1
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Cestria batics and cristing governments Institutions Corporates Corporates - OrWhich: Specialised Lending Corporates - OrWhich: SHE Basia	0 1,185 7,619 170 1 20	0 54 53 0	0 403 2,888 156 0 20	0 127 2,106 57 0 6	0 0 15 15 0	0 57 41 0	0 1,011 8,335 156 1 21	0 0 34 32 0	0 417 3,175 139 1 20	0 128 2,203 73 0 8	0 0 23 22 0	0 0 45 32 0
NETHERLANDS	Mattel: -Secured on and selfute property. Pattel: -Secured on mail solder propertyOT Which: 5ME Pattel: -Secured on mail solder propertyOT Which: 5ME Ratial: -Other Pattel: -Secured on mail solder propertyOT Which: non-5ME Ratial: -Other Pattel: -Other Pattel: -OT Which: 5ME Ratial: -OTHER Pattel: -OTHER Pattel	0 17 0 3 0 3	0 0 0	0 17 0 2 0 2	5 0 5 0 1	0 0 0	0 0 0	0 19 0 1 0	0 0 0	19 0 19 0 1 0	8 0 0 0 0	0	0 0 0 0 0 0 0
	Equity Other non credit-obligation assets IRB Total	151		151	396	0	0	180	0	180	470	0	•

Credit Risk - IRB Approach

Intera Sannanin S n A

							IRB Ap	proach					
											30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provision
	Central banks and central governments Institutions	75,367	963	0 31.978	0 14 059	0 398	303	74,790	0 366	0 32.693	0 13.061	0 401	0 302
	Corporates	336.452	8 009	163,775	98,703	1.352	4.903	333.731	8.227	159.114	93.921	1.441	4.896
	Comprates - Of Which: Specialised Lending	20.347	696	15.003	9.061	491	601	20.142	720	14.588	9.028	531	604
	Corporates - Of Which: SME	65,266	3,772	28,307	15,212	397	2,304	62,507	3,869	26,932	14,507	439	2,364
	Retail	173,141	3,846	157,972	28,991	1,232	2,703	173,180	3,976	157,546	29,294	1,321	2,810
	Retail - Secured on real estate property	127,775	1,310	120,077	19,825	534	747	128,300	1,335	120,363	20,182	566	805
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,855	246	4,226	1,065	75	115	4,782	253	4,221	1,145	83	126
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	122,920	1,064	115,851	18,759	459	631	123,518	1,083	116,141	19,037	483	679
	Retail - Qualifying Revolving Betail - Other Betail	208 45,158	2.532	91 37.804	19 9.147	691	1.955	210 44.671	2.637	92 37.092	19	748	2
	Retail - Other Retail - Other Retail - Of Which: SMF	45,158 23,876	2,532 1,359	37,804 9.438	9,147	691 306	1,955	23,402	2,637 1,427	37,092 9,482	9,092	748 343	2,003
	Retail - Other Retail - Of Which: non-SME	21,282	1.173	28,366	7,070	385	1.263	21,268	1211	27.610	6.955	405	1.249
	Fourty	10.091	43	10,089	33.312	0	-,	9.825	36	9.824	32,324	0	
	Other non credit-obligation assets	11,111		11,022	0					1,121	0		
	IRB Total ²				175,075						168,600		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 25% of total original expasses or Top 10 countries ranked by original expasses, calculated as of last quark

							IRB Ap	proach					
											30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
ITALY	Control banks and central governments institutions Corporates Retail Retai	0 31,726 215,804 8,824 62,397 160,923 117,449 4,838	0 322 7,293 452 3,697 3,611 1,203 246	0 17,651 102,270 6,925 25,834 146,013 109,765 4,209	0 8,523 59,574 3,719 13,774 26,287 18,089 1,054	0 377 971 240 332 956 399 75	0 284 4,110 308 2,251 2,487 681 114	0 31,191 212,002 8,086 59,685 160,635 117,725 4,712	0 329 7,510 442 3,799 3,731 1,226 251	0 17,285 98,313 6,165 24,509 145,267 109,802 4,152	0 7,672 56,333 3,614 13,045 26,481 18,375 1,080	0 383 1,015 243 372 1,026 426 80	0 265 4,146 316 2,307 2,586 716 123
HALY	Retal: - County of secular count on read extens property - O'Which, non-SME Retal: - County feet and retained from the secular county feet Retail: - COUNTY FEET - O'Which; non-SME Brasil: - COUNTY FEET - O'Which; non-SME Sequity Other non-creati-caligation assets in ME Total:	112,611 0 43,474 23,612 19,862 8,845	958 0 2,407 1,351 1,057 42	105,555 0 36,248 9,189 27,060 8,644	17,038 0 8,198 1,938 6,260 29,903	324 0 557 300 257 0	547 0 1,826 683 1,143 1	113,013 0 42,910 23,084 19,826 8,240	975 0 2,505 1,416 1,089 35	105,650 0 35,465 9,183 26,283 8,239	17,294 0 8,106 1,960 6,137 28,537	346 0 600 325 275 0	593 0 1,870 747 1,124 0
	IRB Total												

								IRB Ap	proach					
					Aso	131/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		2,620	0	853	291 5.227	0	1	2,581	58	669	255 4.819	0	47
	Corporates	Corporates - Of Which: Specialised Lending	23,857 2,443	56	10,477 1,543	5,227 591	6	59	24,538 2,433	0	10,694 1,458	4,819 525	6	6
		Corporates - Of Which: SME Corporates - Of Which: SME	2,443	0	1,543	591		7	2,433		1,458	525		
	Retail	Corporates - Of Which: SME	98	0	96	28	0		102		100	27		0
	MATLANT	Retail - Secured on real estate property	96		94	27			98	0	100	26		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	96	0	94	27	0		98	0	96	26		0
		Retail - Qualifying Revolving		0	0	0	0		0	0	0	0		0
		Retail - Other Retail	2	0	2	1	0		4	0	4	1	0	0
		Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	4	0	4	1	0	0
	Equity		414	1	414	891	0	17	494	1	494	1,157	0	0
	Other non c	redit-obligation assets												
	IRB Total													

							IRBAp	proach					
											of 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,337	0 66	3,584	1,278	0	3	5,216	0 69	3,501 3,546	1,118 2,065	0	2
	Corporates	11,203	66	3,322		8	66	11,517	69	3,546		9	68
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,280	0	448	206	0	4	1,272	0	445	202		4
	Retail	33		32	11			33		32	11		
	Retail - Secured on real estate property	31		32	10			31		30	10		
	Retail - Secured on real estate property - Of Which: SME	0.	0	0	0	0		0	0	0	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	31	0	31	10	0		31	0	30	10		0
	Retail - Qualifying Revolving	0	0	0	0	0	o o	0	0	0	0		0
	Retail - Other Retail	2	0	2	1	0		2	0	2	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Equity	61	0	61	169	0	1	64	0	64	176	0	0
	Other non credit-obligation assets												
	IRB Total												

			Aso	31/03/2024					As of	30/06/2024		
	Origin	nal Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions Corporates	1,422	0	880 4.254	417 2.677	0	1 8	2,008	0	1,475 4,227	521 2.562		1
Corporates Corporates - Of Which: Specialised Lending	9,019	3	174	2,677 75	0		335	3	248	104		8
Corporates - Of Which: SME	1//	0	274	75	0		335	0	240	104		1
Retail	12		12		0		12	0	12			
Retail - Secured on real estate property	11	0	11	3	0		11	0	11	3		0
		0	0	0	0	0	0	0	0	0	o o	0
SPAIN Retail - Secured on real estat	property - Of Which: non-SME 11	0	11	3	0		11	0	11	3	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of White		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of White		0	1	0	0	0	1	0	1	0	0	0
Equity	57	0	57	142	0		53	0	53	117		0
Other non credit-obligation assets												
IRB Total												

Credit Risk - IRB Approach

Intera Sannanin S n A

							IRB Ap	proach					
				As o	31/03/2024						30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision:
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions Corporates	30 6.249	98	16 4.984	4 3.370	69	100	30 6,304	95	16 5.022	3 465	73	0 101
	Corporates Corporates - Of Which: Specialised Lending	1.020	98 25	4,984 971	3,370	69	100 48	1,056	24	1,000	1,007	73	43
	Corporates - Of Which: SME	2,477	69	2.180	1.251	65	46	2,463	65	2,157	1,007	66	49
	Retail	11,208	221	10.958	2,400	271	207	11,518	231	11.271	2.518	290	214
	Retail - Secured on real estate property	9.380	101	9,380	1.462	133	81	9.612	104	9.612	1.536	138	84
	Retail - Secured on real estate property - Of Which: SME	17	1	17	12	0	1	69	2	69	63	3	2
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	9,363	100	9,363	1,451	133	80	9,543	102	9,543	1,473	135	82
	Retail - Qualifying Revolving	208	3	90	19	7	2	210	3	92	19	7	2
	Retail - Other Retail	1,621	117	1,498	927	131	124	1,696	124	1,567	962	145	128
	Retail - Other Retail - Of Which: SME	263	9	249	139	6	9	318	11	299	167	17	7
	Retail - Other Retail - Of Which: non-SME	1,357	108	1,250	788	124	114	1,379	113	1,268	795	127	120
	Equity	- 6	0	6	13	0	0	6	0	6	12	0	0
	Other non credit-obligation assets	_											
	IRS Total												

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		s and central governments	379	0	0	0	0	0 0	0	0		0	0	0
	Institutions		6.338	0	320 3,860	41 2.270		13	586 6.523	0	511 3.793	66 2.367		11
	Corporates	Corporates - Of Which: Specialised Lending	6,338 216	2	3,860 196	2,270	0	13	6,523 83	2	3,793 72	2,367		11
		Corporates - Of Which: SME	16	0	16	15	0	0	83	0	72	30		0
	Retail	Corporation - Control Control Corporation - Control Cont	15		15	4			17	0	17			0
		Retail - Secured on real estate property	15	0	15	7	0		17	0	16	5		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0	0	0		0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-SME	15	0	15	4	0	0	17	0	16	5	0	0
		Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity		21	0	21	53	0	0	31	0	31	72	0	0
		edit-obligation assets												
	IRS Total													

						100.4-						
						ino Ap	proacii					
			As of	31/03/2024					Aso	130/06/2024		
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Central banks and central governments	0	0	0	0	0		0	0		0	0	0
		0			0	5		0				5
		4			0	6		4				7
	206	0	186		0	1	295	0	268	191		1
	5		2				6	0	3	2		0
		0			0			0				0
	0.5		0.				0.2	0	0.0	0		
	44						62	0	60	20		
	0.3	0	0	0	0		0.2	0	0.0	0		0
			2	,				0		,		
	i î	0	0		0		0	0	6	0		0
	2	0	2	1	0		2	0	2	1		0
	63	0	63	158	0	1	66	0	66	169		0
Other non credit-obligation assets						-						
IRB Total												
_	Control Johnson and centering generoments Institution Corporates Corporates, Corporates, Corporates, Societated Landing Corporates, Corporates, Corporates, Corporates Retail: Secured on two states grouperly Retail: Corporate Retailed on the states grouperly Retail: Corporate Retailed on the states grouperly Retail: Corporate Retailed on the Secure Secur	priorition, to Consist habits and certifical genomements Institutions Coperates Coper	Commark and collect generations Commark Commark	Committee Comm	Control Architect and central governments	Contract havins and cast of generalists Contract havins and cast of	Au of 14-0-20024	Control Aurille Control Au	August Company Compa	Appendix Experience Properties Propert	Aud 1910-2024 Aud 1910-202	Av. of \$1.09.00264

		ı					IRBAp	proach					
		į.		As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %s)	1	Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
CROATIA	Commission and season and commission controlled and commission com	0 46 40 18 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 34 177 0 1 0 0 0	0 1 20 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 47 50 17 0 1 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 41 16 0 1 1 0 0 0 0 0 0	0 1 29 11 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0 385	0		0	0	0 1797	0	0	0
	Institutions Corporates	1,730 8,491	10	1,018 5,625	385 4.237		23	2,428 8,848	5	1,767 5,618	454 4.213		22
	Corporates - Of Which: Specialised Lending	1.247	10	1,101	4,237		6	1,280		1,175	515		- 22
	Corporates - Of Which: SME	1,247	0	4	3	0		7	0	3	2		0
	Retail	145	2	142	40	1	1	146	2	142	40	1	1
	Retail - Secured on real estate property	139	2	137	39	1	1	140	2	137	38	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	139	2	137	39	1	1	140	2	137	38	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	2	0	0	5	0	5	1		0
	Equity	130	0	130	305	0	2	138	0	138	313	۰	0
	Other non credit-obligation assets												
	IRB Total				d before taking into accoun								

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 1,121 8,644	0 0 35	0 530 3,282	0 155 2,342	0 0 39	0 0 51	0 1,126 8,753	0 0 53	0 554 3,532	0 187 2,341	0 0 44	0 0 50
	Corporation - Of Whitch: Specialised Landing Corporatios - Of Whitch: SME Retail	265 1 22	32 0 0	150 0 21	91 0 8	38 0 0	32 0 0	284 1 22	32 0 0	154 0 22	94 0 6	38 0 0	32 0 0
NETHERLANDS	Natall - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME	20 0 20	0	20 0 20	7 0 7	0	0	21 0 21	0	21 0 21	6 0 6	0	0
	Patait - Qualitying Revolving Retail - Other Retail Retail - Other Retail - Of Whisch: SME	0 1 0	0	0 1 0	0	0	0	0 1 0	0	0 1 0	0	0	0 0
	Retail: - Other Retail: - Of Which: non-SME Equity Other non-credit-obligation assets	1 190	0	1 190	0 505	0	0	1 188	0	1 188	500	0	0
	IRB Total												



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Denvatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Austria	0 0 0 0 3 3 1,399 99	99	0 0 0 0 26 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	469 77 44 0 0 1,758 2,175 4,515	469 1 71 4 44 0 0	0 0 0 0 0 29 26 55		93 71 0 44 0 0 0 0 793 0 793 0 1,396	376 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		72
[0 - 3M[Bulgaria	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0-3M] [34-17] [17-27] [17-27] [27-37] [37-57] [57-107] [107-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M[0-3M[13M-1Y 1Y-2Y[12Y-3Y 13Y-5Y[15Y-10Y[10Y-more	Estonia													



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	44.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 243		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 a M	France	88 38 3: 2: 15: 4.87 3.46 9.902	5 85 85 388 388 37 7 27 2 151 9 4,860 4 3 3.77	0 1 0 0 0 19 31		0 200 85 0 388 0 25 0 25 0 44 0 58 0 1,937	0 0 2 108 4,263		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		105
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	8 30 31, 31, 21, 28, 71, 133,	8 88 301 4 309 8 7 166 7 149 1 6622	1 48 223 8 80 147 100		0 87 260 0 92 0 0 0 135 0 140 0 574 0 1,287	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M[Croatia	44 299 38, 177, 38, 33, 5,5, 2,46,4,5,4,5,4,5,4,5,4,5,4,5,4,5,4,5,4,5,	5 45 7 295 7 177 8 388 8 388 6 4 534 1 2,160	0 1 9 9 22 0 0 12 8		0 42 278 0 181 0 0 0 0 0 0 0 15 24 0 541	3 16 199 154 388 309 502 1,568		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	22 13 2 0 0 140 177		158
[0 - 3M [Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	(377 5. 311 439 122 1.1	0 0 0 379 3 55 5 314 5 125 5 15 7 1,316	0 21 4 3 6 3 2 2		0 0 215 0 133 0 1299 0 256 0 46 0 0 660	0 142/ 37 182 167 7 7 618		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	123 0 0 0 0 0 0		95
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	130 244 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 130 0 140 0 141 0	0 0 0 0 19 16 5 35		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 130 175 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0		
[0 - 3M[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Italy	1,355 1,744 2,444 2,255 4,929 12,688 12,079	8 4,435 9 11,963 0 11,482	256 578 554 652 487 707 377 3,611		0 239 497 0 558 639 0 1,627 0 3,641 1,415	2,808 8,321 10,067		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	1,410 4,468 2,261 23 197 1,942 7,601		2 16,697



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	·						
						_	As of 31/12/2023	_	_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Latvia	16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63 0 0		16
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania													
10 - 3M 13M - 17	Luxembourg	(1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 11 0 8 95 7 17 21			0 11 0 8 95 17 21 152	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		71
[0 - 3M [Malta													
[0 - 3M [Netherlands	14 5 6 76 76 95	14 55 0 10 10 0 764 68	6		14 55 0 0 10 0 0 0 0 79	0 0 0 0 0 764 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0		0
[0 - 3M [Poland	3 6 55 2 2 6 6 5	3 0 50 24 0 0 19		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 43 0 0 0 19 62	3 0 0 24 0 0 0 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		8
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Postugal	183 4444 160 783	0 0 0 0 0 7 187 442 162 791			0 0 0 0 0 187 162	0 0 0 0 187 255 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(15
[0.3M] [3M-1V] [1Y-2Y] [2Y-3V] [3Y-5V] [5Y-10Y] [10Y-more	Romania	200 77 33 100	8 1 2 202 777 9 38 105 41			0 202 64 13 87	8 1 0 13 25 17	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 2 0		
Total	I	473	472		2 0	407	64	0	0	0	0	26		3



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	<u> </u>						
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovakia	: 14 14 26 39 10:	3 3 3 16 16 11 140 140 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0 0 1 11 11		0 0 114 0 237 204 174 730	3 16 26 9 24 192 7 278		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	14 48 30 2 60 6 7		245
104at 104a	Stovenia	30 31 30 30 30 30 30 30 30 30 30 30 30 30 30	52 52 52 55 56 56 56 56 56 56 56 56 56 56 56 56	000000000000000000000000000000000000000		500 366 299 14 19 39 0	278 3 0 1 2 2 177 84 86		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 3 0 0 0 0 0 19		240
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	77 400 2,559 8,377 4,722	5 5 5 5 5 5 2 72 2 72 3 394 3 2.692 6 8,364 7 4,688	0 0 2 19 338 102 485		5 5 29 337 2,070 5,383 1,973 9,802	0 42 41 603 2,654 2,655 5,990		0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0)))))
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3 M] [3M - 3Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	155 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10		0 0 0 0 0 155 55 211			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland	1	0 0 0 1 1 1 1 1 3 3 1 3 1 3 0 0 0 0 0 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 1 1 3 0 0	0 0 0 0 0		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
104aH	Liechtenstein	,					u							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet .				Derivat	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 2Y-3Y 5Y-10Y 10Y-more Total	Australia	61 32 12 15 32 17 581	61 33 12 19 30 170 566 899	6 6 3 3 11 7,		61 33 12 15 0 164 504	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		22
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	20 20 21 40 400 138	0 24 19 42 406 135 0			0 24 19 42 406 135 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1013k 10 - 3M 13H - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong	62/ 66 (6 (7) 11 (6 (86 0 0 7 19 0			86 0 0 7 19 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [27-3Y] [33-5Y] [57-10Y] [107-more	Japan	21/1 11 13/2 5/5 1,374 ()	210 15 132 57 1,374 0			112 210 15 132 57 1,374 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		24
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	3-164 88 114 144 400 766 3,344 6,343	86 104 147 398	6 74 122 66 66	2 5 3 3 0	71 40 25 342 706 3,208 3,153	7 0 0 0 0 132 3,081		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	China	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 64 124 96 68 184			0 0 124 17 10 184 61	0 64	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [0-3M] [3M-1Y] [11/-2Y] [11/-2Y] [27-3Y] [33/-5Y] [53/-10Y] [100/-more Total	Switzerland	099 () ()	997 0 0 0 0 0 0			0 0 0 0 0 0 0	201 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		118
[0-3M] [3M-1Y] [11-2Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	20 (122 44 748 226 1.202	4 20 0 1277 44 748 259			4 6 0 1277 26 420 55	204	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		151



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witl	h negative fair value	Off-balance si	neet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	291 300 433 75 264 353	290 297 3 430 78 250 7 356 6 6	0	() () ()	238 288 381 56 106 38	52 9 47 22 145 319 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	5 0 1 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Middle East	1,738 566 2,456 667 77 918 955 5,644	5 5 566 5 566 3 2,458 3 74 917 7 997 7	0 0 0 0 5 1		1,113 0 0 0 0 0 0 91 116	5 566 2,458 63 69 825	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	7 0 0 0 0 142 0		1,140
Total [0.3Mf [3M-11] [13Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	5,944 66 7 7 75 55 130 455 161 939	60 7 7 70 5 5 5 130 450	0 0 1 3 56		208 60 0 19 28 217 139	0 7 70 35 99 177 6	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
Total [0-3M[[3M-11] [13W-11] [12Y-24] [12Y-34] [33Y-54] [53Y-54] [54Y-104] [10Y-more Total	Africa	834 277 1.135 11 14 147 62X 38	264 1,121 5 5 14 7 146 614 28	0 0 0 0 0		463 78 988 3 0 0 37 25	187 123 2 14 146 577	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 90 0 0 0 123 71 308		1540
1013 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Others	87 87 22 11 30 888 60 61 1.787 3.777	7 87 24 10 10 10 2 298 874 651 1,740	5 0 10 4 3 137 49		18 24 0 16 686 427 644	64 0 0 282 187 97 1,096	0 5 7 540 445 668	0 3 14 244 6,089 863 2,011	0 105 0 141 7 0 0 0	566 0 2,380 13 0 1	15 20 0 0 0 0		

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.	·						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	11 10 5 5 1,0606 11 11 1,1747	15	0 0 0 0 12 15		0 10 0 7 1.158 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		
[0 - 3Mf [3M - 1Y] [1Y - 2Y [Belgium	106 106 106 106 106 106 107 107 108 108 108 108 108 108 108 108 108 108	0 0 166 5 155 0 5 5 2 230 2 2200	000000000000000000000000000000000000000		0 166 5 155 0 5 1,317 1,592 3,236	0 0 0 0 0 913		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Gzech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [-3M-1Y] [-1Y-2Y] [-1Y-2Y] [-2Y-3Y] [-3Y-5Y] [-5Y-10Y] [-10Y-70Tal	Estonia													



General governments exposures by country of the counterparty

				Intesa Sanpaolo S.p.A.											
					_		As of 30/06/2024		_	_					
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 12 12		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 241 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0			
10 a M	France	3 3 8 8 3 4,77 4,04	5 35 7 387 7 87 7 37 1 651 4 4,694	0 0 0 0 0 39 96		159 0 35 0 387 0 87 0 35 0 87 0 35 0 152 0 152 0 2,222 0 3,757	0 0 2 499 3,855		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		173	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	15 11 29 1 59 46 88	2 152 7 116 1 271 8 16 2 470 2 391 5 828	3 27 158 8 131 71 37		0 149 90 0 133 0 9 0 451 0 391 0 792 0 2.026	0000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2	
[0 - 3M[Croatia	1 34 11 23 20 28 56		0 9 10 12 12 12 8 0		0 10 212 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 124 106 222 191 260 566 1473		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	3 35 0 0 0 2 171		132	
[0 - 3M [Greece	4.4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 422		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	32 6 57,7 35 12 1	6 328 6 328 2 572 2 399 2 122 13 6 1,464	0 7 0 15 1 2 2		0 0 144 0 27 0 342 0 135 0 49 0 0 695	6 177 37 218 223 71 13		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	121 0 0 0 0 0 0		102	
10 a M	Ireland	2 2 14 22 3 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 18 15		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0		102	
10 3M	Italy	1,5,5 2,56 1,26 1,40 3,3,8 3,1,1,4,34 14,34 37,8,8	4 1,454 4 1,850 5 1,057 5 3,184 9 11,809 0 13,467	311 706 204 343 171 1,324 667		9 93 383 383 0 465 5 0 199 0 0 599 0 441 0 1,743 0 1,743 0 0 7,977	838 1,384 868 470 2,744 7,642 11,724		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	715 5,566 71 88 572 2,104 3,471 12,587		15,146	



General governments exposures by country of the counterparty

			Intesa Sanpaolo S.p.A.											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Latvia	14	0 0 0 0 14			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 14 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 56 0		14
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	2 2 8 9 9 2 200 202	0 26 26 26 26 26 26 26 26 26 26 26 26 26			0 26 84 94 0 203 20 428	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		81
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10T] Total	Malta													
[0 - 3M [Netherlands	55 22 6 833 77	56 0 29 0 0 0 0 812 72 8	5 7 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 29 0 0 35 0	0 0 0 0 746 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	6 44 5 1 1 6 4 17/7	0 44 0 3 13 0 49 170 277			0 44 0 0 0 0 25 18	0 0 13 0 25	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		41
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	277 344 383	0 0 0 0 0 2 2 2 272 345 382 382 99			0 0 0 0 185 375	0 0 0 0 272 161	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		14
[10Y - more [10Y - more	Romania	2 1907 324 133 141 116	2 2 7 197 324 3 132 5 76 114 60			0 37 297 111 45 112	2 160 27 21 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	10 0 0 0 1 30		
Total		911	906	1	0 ا	656	242		. 0		0	55		113



General governments exposures by country of the counterparty

							Intesa Sanpaolo S.p.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1V] [11-2V] [2Y-2V] [3Y-5V] [5Y-10V] [10Y-more Total	Slovakia	2 123 115 88 199 224 224	89 190 832 254	11		0 105 10 73 178 228 169	2 18 4 16 12 593 77 723	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 57 20 1 60 5 7		245
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	11 33 99 95 12 12 93	18 33 95 18 10 128		(16 30 93 10 0 51 0	2 3 2 8 10 77 90	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 3 0 0 0 0 23		3000
10 - 3M 13M - 1Y	Spain	5 110 377 228 3,232 9,444 5,504	5 110 377 225 3,232 9,438 5,557	72 C C 1 1 16 65		5 25 363 182 2,337 6,376 2,392	0 13 14 43 894 3,056 3,149	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Sweden	A3,070	0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 354 244 588	0 0 0 0 0 341 237 579	6 6 6 13 11 24		0 0 0 0 0 0 341 233	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [14-2Y] [2Y-2Y] [3Y-5Y] [3Y-10Y] [10Y-more	Iceland	0 0 1 13 36 30	0 0 1 1 13 35 0	((((((((((((((((((((0 0 0 1 13 35	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

			Intesa Sanpaolo S.p.A.											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
			T		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] 3M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Australia	55 12 13 13 11 130 472	53 12 13 0 11 383 472 944		0	53 12 10 0 11 336 471 892	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		12
[0 - 3M[Canada	0 20 8 8 466 303 303	0 20 0 85 466 303 20		0 0 0	0 20 0 85 466 303 20 884	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	80 0 0 11 18 0 0	89 0 7 0 18 0		0	89 0 7 0 18 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Japan	8 47 1.677 8 1.788 0 0	1,788 0 0		0 0	8 47 1,677 8 1,788 0 0 0 3,527	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		50
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	38 24 233 217 1,4660 4,044 6,066	58	44 11 56 88 33		9 5 174 147 1,372 3,878 3,153	5 0 0 0 0 133 2.893 3,030	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5
[0 - 3M[China	0 61 129 33 67 1886 53 589	0 61 129 9 67 186		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 129 17 11 186 53	0 61 0 76 56 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		118
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0	0 0 0		0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		13
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEAA	66 1 27 66 60 60 233 1,1020	6 1 87 66 155 604 282 1,202		0	6 1 87 66 69 347 64	0 0 0 0 86 257 218	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		154



General governments exposures by country of the counterparty

						Intesa Sanpaolo S.p.A.							
						As of 30/06/2024							
						Direct exposures							
	(mln EUR)			On balance sheet				Derivati	ives		Off balar	ice sheet	
				Non	n-derivative financial assets by accounting portf	illo	Derivatives with posi	tive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
													Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held designate	of which: Financial assets of which: Financial assets value through or value through or comprehensive inc	er of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	119 57-7 296 83 433 344	573 294 81 429 343 6	0 0 0 0 3 0	0 0 1 0 0	117 2 549 23 254 39 47 34 318 111 17 3244 6 0 0	0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	4 0 4 0 0 0	0 0 0 0 0 0	
Total [0 - 3M] [3M - 11] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Middle East	1.855 6 4 4 2.421 63 138 988 988 4.4060	0 40 2,420 62 139 985	0 1 1 3 0 1	1 0 0 0 0 0 0 0	1,308 533 0 0 0 39 0 2,420 0 59 48 91 128 856 166 796 342 4,280	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	8 0 0 0 0 107 0	0 0 0 0 0	1,233
[0.3Mf] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [57-10Y] [100'-more	Latin America and the Caribbean	55 33 39 99 66 181 66 166 122	53 35 91 62 180 662	0 1 0 0 12 47 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53 0 34 0 34 19 71 26 36 36 292 326 118 35 563 617	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	559
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	1.2565 1445 5.22 5.5 46 99 5.685 5.7 1.4646	135 506 7 48 95 579	0 0 0 0 0	0 0 0 0 0 0 0	10 125 376 130 0 7 0 48 0 95 27 552 36 9	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 25 93 0 0 5 103 63 290	0 1 0 0 0	589
Total 10-3M1 [34-11] [134-21] [127-22] [27-37] [37-57] [57-107] [107-more Total	Others	1.462 434 33 22 31 31, 998 600 2,2,04 4,333	436 33 23 307 989 684 1,985	0 0 3 4 26 15 62	0 0 0 0 0 0	448 967 12 424 33 0 9 122 19 287 785 188 425 245 780 1,203	0 3 2 376 0 61 617	0 7 6 6,323 0 850 2,002	0 0 125 2 0 0 127	0 0 0 2,391 2 0 1 0 2,394	0 0 0 0 0	0 0 0 0 0	747

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

eba Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

ſ					As of 30/09/2023									As of 31/12/2023				
		Oross	carrying amount/ Nominal an	nount		Accumulated impain credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gree	ss carrying amount/ Nominal a	mount		Accumulated impain credit risk and provis	ment, accumulated negative ch	nanges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	87,423	0	0	0	0				0	92,3	50 1		0		0			
Debt securities (including at amortised cost and fair value)	120,544	. 0	110	110	110	18	89	8		130,4	16 0	108	108	11	08 20	81	1	18 0
Central banks	174	0	0	0	0	1	0		0	8	36 (0	0		0		P	0 0
General governments	79,430	0	14	14	14	10	5		0	87,1	14 (13	13	:	13 10			4 0
Credit institutions	11,505	0	0	0	0	:	. 0		0	12,6	48 (0	0		0	3 (o constant	0 0
Other financial corporations	23,145	0	62	62	62	4	62	60		23,3	14 (62	62		62 6	60	2	.2 0
Non-financial corporations	6,289	0	34	34	34	2	22	2		6,5	14 (33	33	:	33 2	22	:	:2 0
Loans and advances(including at amortised cost and fair value)	463,056	1,217	10,606	10,606	10,278	2,45	5,318	5,18	3,963	458,0	1,253	10,000	10,000	9,71	06 2,46	4,960	4,8	39 3,731
Central banks	3,294	0	0	0	0				0	3,2	31 (0	0		0	9	o constant	0 0
General governments	16,032	261	414	414	414	3	181	18	134	16,4	49 153	403	403	41	02 6	183	11	127
Credit institutions	20,824	0	123	123	123		24	2	74	20,4	17 (112	112	1:	12 1	20	:	10 69
Other financial corporations	56,323	19	315	315	313	10	158	15	126	54,71	95 98	320	320	3:	18 9	166	16	119
Non-financial corporations	187,823	470	6,458	6,458	6,226	1,44	3,368	3,27	2,367	185,2	91 447	6,104	6,104	5,8	78 1,46	3,128	3,0	38 2,250
of which: small and medium-sized enterprises	71,999	290	4,453	4,453	4,261	69	2,279	2,20	1,940	70,0	325	4,087	4,087	3,9	14 72	2,073	2,01	1,797
of which: Loans collateralised by commercial immovable property	27,393	176	2,199	2,199	2,029	50	1,007	95	1,150	25,9	51 158	1,866	1,866	1,7	12 50	850	81	1,000
Households	178,760	467	3,295	3,295	3,202	86	1,586	1,54	1,261	177,8	96 557	3,061	3,061	2,9	96 82	1,46	1,4	36 1,166
of which: Loans collateralised by residential immovable property	133,648	271	1,464	1,464	1,396	43	486	49	966	132,9	42 350	1,285	1,285	1,2	42 43	401	31	14 876
of which: Credit for consumption	19,478	77	750	750	746	20-	499	49	20	19,8	70 75	745	745	74	43 17	490	41	19 46
DEBT INSTRUMENTS other than HFT	671,023	1,217	10,716	10,716	10,388	2,63	5,407	5,27	3,963	680,8	1,254	10,107	10,107	9,8	13 2,67	5,048	4,9:	28 3,731
OFF-BALANCE SHEET EXPOSURES	307,395		1,612	1,612	1,611	27	269	26	341	294,8	52	1,594	1,594	1,50	93 24	278	3 2	78 308

⁽i) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

institutions apport here the cumulative amount of expected credit losses since initial recognition for financial institutions specifies for a excurrentated negative changes in fair-value due to credit risk for financial instruments measured at fair-value though profit or loss other than HFT and provisions for off ablance sheet exposured and approximate the specified of the contraction of th

[&]quot;For two and a contractive and

From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous perior

eba European Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Intesa Sanpaolo S.p.A.

									intesa dan	Judio G.p.ri.								
ĺ					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal am	ount		Accumulated impairs credit risk and provis	ment, accumulated negative changions ⁴	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performin	g exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	54,151	0	0	0	0	1			0	58,79	3 0	0	0		0 :	. 0	(0
Debt securities (including at amortised cost and fair value)	142,526	0	108	108	108	160	89	8	9 0	141,73	3 0	106	106	10	161	90	90	0
Central banks	809	0	0	0	0		0		0	80-	4 0	0	0			0		0
General governments	97,418	0	13	13	13	80	4		4 0	97,86	4 0	12	12	1	2 68	4	4	4 0
Credit institutions	14,453	0	0	0	0		0		0	13,16	6 0	0	0		0 :	0		0
Other financial corporations	22,931	0	62	62	62	50	62	6	2 0	21,68	8 0	62	62	6	12 74	62	60	2 0
Non-financial corporations	6,915	0	33	33	33	21	23	2	3 0	8,21	1 0	33	33	3	13 17	7 23	23	3 0
Loans and advances(including at amortised cost and fair value)	450,094	1,625	10,143	10,143	9,853	2,396	5,128	5,00	5 3,743	451,82	927	9,736	9,736	9,47	5 2,310	4,921	4,806	3,561
Central banks	2,740	0	0	0	0	9	0		0	3,19	1 0	0	0		0 10	0		0
General governments	16,349	160	394	394	394	58	180	18	0 125	15,93	8 159	385	385	38	15 5:	179	179	114
Credit institutions	19,356	0	98	98	98	5	21	2	1 58	22,89	0 0	93	93	9	13 8	21	21	52
Other financial corporations	55,240	56	379	379	376	90	178	17	6 124	57,06	8 10	343	343	34	10 58	156	154	4 126
Non-financial corporations	180,410	579	6,190	6,190	5,966	1,428	3,238	3,14	6 2,273	175,496	5 373	5,975	5,975	5,77	1,349	3,111	3,023	2,173
of which: small and medium-sized enterprises	67,316	427	4,183	4,183	4,012	716	2,179	2,10	9 1,804	65,360	2 272	4,117	4,117	3,95	3 684	2,146	2,078	1,746
of which: Loans collateralised by commercial immovable property	25,420	187	1,827	1,827	1,679	508	838	78	8 981	24,771	120	1,700	1,700	1,57	5 483	770	726	894
Households	175,999	830	3,082	3,082	3,019	802	1,511	1,48	3 1,162	177,24	2 385	2,940	2,940	2,88	12 834	1,454	1,425	1,096
of which: Loans collateralised by residential immovable property	132,876	336	1,301	1,301	1,259	430	410	39	4 882	133,41	3 235	1,208	1,208	1,16	9 442	386	372	810
of which: Credit for consumption	19,279	75	740	740	737	161	497	49	6 43	19,53	8 64	684	684	68	161	463	460	2 42
DEBT INSTRUMENTS other than HFT	646,771	1,625	10,251	10,251	9,961	2,560	5,217	5,09	5 3,743	652,35	1 927	9,842	9,842	9,58	1 2,478	5,011	4,896	3,561
OFF-BALANCE SHEET EXPOSURES	300,087		1,555	1,555	1,555	230	264	26	4 317	298,199	9	1,563	1,563	1,56	3 23:	264	264	283

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(institutions report him the cumulative amount of expected cross issues initial recognition for financial instruments subject to impairment, as expected to expect the cumulative amount of expected cross issues initial recognition for financial instruments subject to impairment, the expectage in fair value due to could risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off balances sheet expose.

(4) For the on-balance sheet tenses, accumulated impairments and accumulated negative changes in fair value due to coeffi risk are delicticated with a positive sign if they are decreasing assess. Following this sign convention, information is disclosed with the opposite sign of what is report invalidation in the provincial control of control of the provincial control of the provi

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Forborne exposures

			As of 30/	09/2023					As of 31/:	12/2023		
	Gross carryin; exposures wit measures	g amount of th forbearance	Accumulated impa	airment, accumulated ue due to credit risk exposures with	Collateral and financion exposures with fo		Gross carryin _i exposures wit measures	g amount of th forbearance	Accumulated impa	airment, accumulated ue due to credit risk exposures with	Collateral and financia on exposures with fo	-
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0		0	1	1	0	0	0	0
Central banks	0		0			·		1		0	0	· ·
	0	0	0	0	0		0		0	0	0	
General governments	U	0	u a	0	0		u a	Ů	o o	0	U	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,753	3,681	2,005	1,624	5,004	1,602	8,428	3,323	1,769	1,432	4,810	1,428
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	26	6	5	2	2	149	24	17	4	9	1
Credit institutions	118	118	19	19	74	74	107	107	15	15	69	69
Other financial corporations	384	116	68	61	187	34	370	119	65	58	174	39
Non-financial corporations	5,853	2,555	1,481	1,233	3,105	1,021	5,539	2,268	1,293	1,082	2,953	877
of which: small and medium-sized enterprises	3,045	1,733	940	835	1,951		2,699	1,472	800	701	1,757	
Households	2,342	866	431	305	1,636	472	2,262	805	378	273	1,604	442
DEBT INSTRUMENTS other than HFT	8,755	3,682	2,006	1,624	5,004		8,429	3,324	1,769	1,432	4,810	
Loan commitments given	231	100	5	5	61	20	220	81	5	4	69	21
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

Intesa Sanpaolo S.p.A.

ı			As of 31/	03/2024					As of 30/	06/2024		
	Gross carrying exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carrying exposures wit measures			r exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
		١		0		0		,	0			
Debt securities (including at amortised cost and fair value)						U	1					0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,445	3,420	1,827	1,492	4,792	1,464	7,988	3,275	1,819	1,490	4,489	1,363
Central banks	0	0	0	0	0	0	0	0	0	0	0	o
General governments	131	22	15	4	10	1	126	22	15	5	9	1
Credit institutions	93	93	16	16	58	58	88	88	17	17	58	58
Other financial corporations	363	186	78	72	179	67	391	251	126	121	168	89
Non-financial corporations	5,554	2,285	1,327	1,113	2,896	879	5,189	2,134	1,284	1,070	2,684	792
of which: small and medium-sized enterprises	2,674	1,462	831	727	1,708		2,547	1,411	808	712	1,599	
Households	2,304	834	390	287	1,649	459	2,194	779	379	278	1,569	422
DEBT INSTRUMENTS other than HFT	8,447	3,421	1,828	1,492	4,792		7,989	3,277	1,820	1,491	4,489	
Loan commitments given	196	72	5	4	64	16	184	55	5	4	74	23
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Intesa Sanpaolo S.p.A.

i			As of	30/09/2023					As of 3	1/12/2023					As of 2	1/03/2024					As of 20	0/06/2024		
	Gross carry	ingamount	A3011	1010312023		Accumulated	Gross carry	ing amount	A3 01 0	272272020		Accumulated	Gross carry	ing amount	2010	2/00/2024		Accumulated	Gross carry	ingamount	20100	,,,,,,,,,,,		Accumulated
(mln EUR)		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	3,888	185	185	3,887	144	0	3,990	169	169	3,988	141	0	3,972	181	181	3,971	145	0	3,856	179	179	3,855	152	0
B Mining and quarrying	2,772	163	163	2,772	261	0	2,530	158	158	2,530	267	0	2,611	180	180	2,611	279	0	2,532	173	173	2,532	243	0
C Manufacturing	50,230	1,449	1,449	49,969	941	15	49,722	1,406	1,406	49,471	960	13	47,975	1,446	1,446	47,680	978	13	47,059	1,427	1,427	46,761	954	9
D Electricity, gas, steam and air conditioning supply	10,034	147	147	10,033	150	0	10,368	123	123	10,366	135	0	9,706	120	120	9,704	123	0	8,799	96	96	8,798	97	0
E Water supply	2,265	43	43	2,265	34	0	2,261	40	40	2,261	29	0	2,344	46	46	2,344	31	0	2,332	47	47	2,332	33	0
F Construction	13,938	1,278	1,278	13,921	800	2	13,186	1,102	1,102	13,157	703	12	12,721	1,115	1,115	12,692	720	13	12,475	960	960	12,445	633	15
G Wholesale and retail trade	31,538	1,068	1,068	31,512	769	2	31,116	1,070	1,070	31,090	779	3	30,189	1,116	1,116	30,160	794	4	28,473	1,073	1,073	28,442	731	6
H Transport and storage	11,977	187	187	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,661	203	203	11,661	141	0
I Accommodation and food service activities	6,157	375	375	6,154	266	0	6,068	373	373	6,065	252	0	6,027	385	385	6,024	267	0	5,861	382	382	5,858	262	0
J Information and communication	7,775	192	192	7,769	115	0	8,267	199	199	8,261	118	1	7,220	190	190	7,215	125	1	7,569	209	209	7,563	126	1
K Financial and insurance activities	8,811	17	17	8,811	42	0	8,033	16	16	8,033	40	0	8,419	16	16	8,409	39	0	8,702	17	17	8,692	46	0
L Real estate activities	13,675	785	785	13,673	584	0	12,993	652	652	12,981	518	0	12,670	623	623	12,654	516	0	12,576	645	645	12,575	541	
M Professional, scientific and technical activities	14,210	211	211	14,187	176	0	14,114	246	246	14,091	176	0	14,650	243	243	14,625	179	0	14,303	234	234	14,294	173	0
N Administrative and support service activities	5,039	152	152	5,039	116	0	4,832	147	147	4,832	99	0	4,644	144	144	4,644	93	0	4,349	136	136	4,348	94	
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	296	11	11	296	9	0	286	11	11	286	8	0	278	11	11	278	8	0	280	11	11	280	8	0
Q Human health services and social work activities	2,425	82	82	2,424	102	0	2,516	77	77	2,515	83	0	2,333	77	77	2,333	89	0	2,310	77	77	2,310	91	0
R Arts. entertainment and recreation	837	80	80	837	68	0	809	73	73	809	63	0	812	74	74	812	65	0	775	69	69	774	61	0
S Other services	1,953	33	33	1,953	35	0	1,772	30	30	1,772	39	0	1,832	32	32	1,832	43	0	1,578	36	36	1,578	42	0
Loans and advances	187,823	6,458	6,458	187,481	4,788	20	185.291	6.104	6.104	184.937	4.564	30	180.410	6.190	6.190	179,996	4.634	32	175.495	5.975	5.975	175.106	4,429	32

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign If they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.